

the official Public Debt website at <http://www.publicdebt.treas.gov>, or such other Internet address as Public Debt may from time to time announce by publication in the FEDERAL REGISTER. When you have completed the application, you will create a password to access your account. We will authenticate your identity and send your account number to you by email when your account application is approved.

**§ 363.18 How will you authenticate my identity?**

We may use an online authentication service to authenticate your identity using information you provide about yourself on the application. At our option, we may require offline authentication.

**§ 363.19 What is the procedure for offline authentication?**

In the event we require offline authentication, we will provide a printable authentication form. Your signature on the form must be certified or guaranteed as provided at § 363.43, and the form must be mailed to us at the address provided in § 363.5.

**§ 363.20 How do I access my account?**

You may access your account online using your account number and password.

**§ 363.21 Who is liable if someone else accesses my New Treasury Direct account using my password?**

You are solely responsible for the confidentiality and use of your password. We will treat any transactions conducted using your password as having been authorized by you. We are not liable for any loss, liability, cost or expense that you may incur as a result of transactions made using your password.

**§ 363.22 Is Public Debt liable if the electronic transmission of my data is intercepted?**

We are not liable for any interception of electronic data or communication.

**§ 363.23 What should I do if I become aware that my password has become compromised?**

You should change your password immediately if you become aware that your password has become compromised. If you become aware of any misuse of your password, you should notify us by email at [treasury.direct@bpd.treas.gov](mailto:treasury.direct@bpd.treas.gov) or call us at 304-480-8783.

**§ 363.24 What transactions can I perform online through my New Treasury Direct account?**

The following transactions are by way of illustration only, and are not intended to limit transactions that may be added to the system in the future:

- (a) You can purchase eligible Treasury securities in your own right or as gifts;
- (b) You can redeem savings bonds;
- (c) You can make changes to the registration of securities held in your account on which you are the single owner, owner with beneficiary, or primary owner;
- (d) You can transfer a Treasury security to another person;
- (e) You can grant and revoke the right to view a security held in your account to any other New Treasury Direct account owner, providing the security is:
  - (1) in the single owner form of registration, and
  - (2) not being held in your account as a gift;
- (f) You can grant and revoke the right to view a security held in your account to the beneficiary named in the registration of the security, if the beneficiary is a New Treasury Direct account owner;
- (g) You can grant and revoke the right to view or the rights to view and redeem a security on which you are the primary owner to the secondary owner, if the secondary owner is a New Treasury Direct account owner;
- (h) You can view or redeem Treasury securities on which you are the secondary owner, if the primary owner has granted those rights to you, and if you